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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Bent et al.

Confirmation No.:

4334

Serial No.:

09/677,535

Art Unit:

3624

Filed:

October 2, 2000

Examiner: Daniel Felten

For:

MONEY FUND BANKING

Attorney Docket No:

11119-008-999

SYSTEM WITH MULTIPLE

BANKS AND/OR RATES

RESPONSE AND AMENDMENT

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Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

In response to the Office Action mailed April 23, 2003, the Applicants submit the following amendments and remarks and respectfully request reconsideration of the abovecaptioned application. Also submitted are a Fee Transmittal Sheet and an Information Disclosure Statement with List of References Cited and copies of the cited references. Please charge any fees deemed necessary (and refund any overpayments) to Pennie & Edmonds LLP Deposit Account 16-1150.

This Response is being submitted in the revised format authorized in 1267 O.G. 106 (25 February 2003).

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